

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Terrance W. Obie
Calandra D. Obie
Debtors

Case No. 15-03521-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db/jdb
+Terrance W. Obie, Calandra D. Obie, 808 Knoll Drive, East Stroudsburg, PA 18302-7902
at Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
+3232 Newmark Drive, Miamisburg, OH 45342-5421
4689030 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
4684374 (address filed with court: ACURA FINANCIAL SERVICES, POI BOX 65507,
WILMINGTON, DE 19808-0507)
4684381 COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238
4684382 +DAVID APOTHAKE ESQ, APOTHAKE & ASSOC PC, 2417 WELSH RD STE 21 #520,
PHILADELPHIA, PA 19114-2209
4684384 +FREDERIC WEINBERG ESQ, GORDON & WEINBERG, 21 SOUTH 21ST STREET,
PHILADELPHIA, PA 19103-3148
4684386 +PNC BANK NA, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
4712504 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4684388 POCONO MED CTR, PO BOX 822009, PHILADELPHIA, PA 19182-2009
4684389 POWELL ROGERS & SPEAKS, PO BOX 61107, HARRISBURG, PA 17106-1107
4684390 +PRUDENTIAL INSURANCE CO OF AMERICA, 751 BROAD STREET, 18TH FLOOR, NEWARK, NJ 07102-3754
5128162 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4684391 +ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
4684392 UDREN LAW OFFICES PC, WOODCREST CORP CENTER, 111 WOODCREST RD STE 200,
CHERRY HILL, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4692080 EDI: HNDA.COM May 26 2020 23:38:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4684376 EDI: ACCE.COM May 26 2020 23:38:00 ASSET ACCEPTANCE LLC, PO BOX 2036,
WARREN, MI 48090-2036
4714859 EDI: AIS.COM May 26 2020 23:38:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4706945 E-mail/PDF: resurgentbknotifications@resurgent.com May 26 2020 19:50:48
Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated,
Office Systems, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4684377 +EDI: BANKAMER2.COM May 26 2020 23:38:00 BANK OF AMERICA, 150 N COLLEGE STMC NC1-028-22-01,
CHARLOTTE, NC 28255-0001
4684378 +E-mail/Text: EBN_Greensburg@Receivemorermp.com May 26 2020 19:38:57
BERKS CREDIT & COLLECTIONS, 900 CORPORATE DRIVE, READING, PA 19605-3340
4684379 +EDI: CAPITALONE.COM May 26 2020 23:38:00 CAPITAL ONE BANK, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4684383 EDI: DISCOVER.COM May 26 2020 23:38:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
WILMINGTON, DE 19850
4686037 EDI: DISCOVER.COM May 26 2020 23:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4684385 +EDI: TSYS2.COM May 26 2020 23:38:00 MACYS, PO BOX 8218, MASON, OH 45040-8218
4684387 +E-mail/Text: bankruptcydepartment@tsico.com May 26 2020 19:38:54
POCONO HEALTHCARE MANAGEMENT, C/O TRANSWORLD SYSTEMS INC, 507 PRUDENTIAL RD,
HORSHAM, PA 19044-2308
4684393 +EDI: VERIZONCOMB.COM May 26 2020 23:38:00 VERIZON WIRELESS, PO BOX 26055,
MINNEAPOLIS, MN 55426-0055

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4684375* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: AMERICAN HONDA FINANCE CORP, 201 LITTLE FALLS DR,
WILMINGTON, DE 19808)
4684380 ##+CENTRAL FINANCIAL CONTROL, PO BOX 66044, ANAHEIM, CA 92816-6044

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Elizabeth L Wassall on behalf of Creditor PNC Bank, National Association ewassall@udren.com,
bankruptcy@udren.com
J. Zac Christman on behalf of Debtor 1 Terrance W. Obie zac@fisherchristman.com,
office@fisherchristman.com
J. Zac Christman on behalf of Debtor 2 Calandra D. Obie zac@fisherchristman.com,
office@fisherchristman.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmlawgroup.com
Kevin Buttery on behalf of Creditor PNC Bank, N.A. kbuttery@rascrane.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Morris Anthony Scott on behalf of Creditor PNC Bank, National Association pak@logs.com
Morris Anthony Scott on behalf of Creditor PNC Bank, N.A. pak@logs.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Calandra D. Obie
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Terrance W. Obie
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Terrance W. Obie</u>	Social Security number or ITIN	xxx-xx-3600
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2 (Spouse, if filing)	<u>Calandra D. Obie</u>	Social Security number or ITIN	xxx-xx-7112
	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-03521-RNO			

Order of Discharge

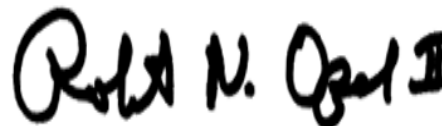
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terrance W. Obie
aka Terrance Ward Obie, aka Terrance Obie, fdba Obie
One Home Services

Calandra D. Obie
aka Calandra Danielle Obie, aka Calandra Obie

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: LyndseyPrice, Deputy Clerk

5/26/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.